



Terms and conditions governing OCBC Cards Travel Promotion (February- March 2016) “Spend & Redeem”)

“You” refers to the customer.

“We/ us” refers to OCBC.

Promotion period

1. To qualify for the Spend & Redeem campaign, you need to meet the minimum qualifying spend (as set out in Table 1 of clause 3 below) (“minimum qualifying spend amount”) from 26 February to 27 March 2016 (both dates inclusive) (“qualifying spend period”).

To be eligible

2. You are eligible to take part in the Spend & Redeem campaign if you charge the minimum qualifying spend amount (as set out in Table 1 of clause 3 below) to an OCBC principal or supplementary Credit or Debit Card (other than Private Label cards and Corporate Cards) which is in good standing (“OCBC Card”).

Redemption gift

3. There are three (3) redemption items available for redemption with the various minimum spend tiers in the table below. Once you are eligible to participate, you will need to send one (1) SMS for each gift that you would like to redeem.

Table 1

Item	Spend Tier	Quantity available for redemption
20” Luggage	Minimum. spend of \$2,500	540
24” Luggage	Minimum. spend of \$3,500	540
28” Luggage	Minimum. spend of \$5,000	540

4. Redemption items and colours of the items are available on a first come-first served basis, while stocks last.

To participate and qualify

5. Step 1: Spend the minimum qualifying spend amount (as set out in Table 1 of clause 3 above) on your OCBC Card within the qualifying spend period

Step 2: Send **Keyword** <space> **Your 16-digit OCBC card no.** <space>**Amount spent to 76062**

Example: OCBC20 1111222233334444 \$2500

Keyword:

Item	Keyword
20” Luggage	OCBC20
24” Luggage	OCBC24
28” Luggage	OCBC28



Step 3: Wait for our SMS reply to inform you if you qualify for the Spend & Redeem campaign on 20 April 2016.

6. You must send in the SMS in the form specified using a Singapore-registered mobile number. An SMS sent from an overseas mobile number will not qualify.
7. The last day you can SMS in to participate will be on 27 March 2016 at 2359 hours, or when the redemptions are fully redeemed, whichever is earlier.
8. You will be eligible for redemption if you meet the minimum qualifying spend amount (as set out in Table 1 of clause 3 above) and SMS in to qualify for Spend & Redeem campaign before the redemption items are fully redeemed, as per quantity set out in Table 1 of clause 3 above.

Proof of transactions

9. You can make the redemption once you have received our SMS on 18 April 2016 informing you of your qualification for the luggage. You must redeem the items from 2 to 31 May 2016.
10. You must bring along all the items below:
 - the successful SMS reply
 - your OCBC Card(s) used for the transactions
11. Spend with these OCBC Card transactions qualify:
 - Travel related transactions made in Singapore; such as online or/and retail such as Airlines, Hotels, Travel Agencies as defined by VISA and MasterCard, under Merchant Category Codes: 3000-3350, 3501-3999, 4511, 4722 and/or 7011.
 - Travel related transactions made online
 - New installment plans on travel related transactions as defined above. The full purchase amount charged to the card with an original charge slip will be considered as a qualified transaction.
12. These Card transactions **DO NOT** qualify:
 - transactions carried out overseas, or by phone
 - NETS transactions
 - recurring payment transactions
 - cash advances
 - balance transfers
 - payment to financial institutions (including banks and securities/brokerage firms)
 - payment of funds to prepaid accounts (e.g. EZ-link transactions, TransitLink transactions etc)
 - the unbilled amount for existing instalment plans.
13. We will decide on the type of transactions which qualify under this promotion. You will only be able to redeem under the Spend & Redeem campaign if we are of the view that the transactions qualify under this promotion.
14. In the event you do not meet the minimum qualifying spend (as set out in Table 1 of clause 3 above) we reserve the right to charge the amount equivalent to the value of the redemption items redeemed to your OCBC Card within 60 working days from the date of redemption. Please refer to Table 2 below for value of each redemption item:

Table 2

Item	Value
20" Luggage	S\$60
24" Luggage	S\$80
28" Luggage	S\$100

15. We reserve the right to debit the value (as set out in Table 2 of clause 17) from any of your accounts with us if you , after successfully redeeming the item:
 - terminate the Card account within six (6) months from 18 April 2016; or



- reverse any of the Card transactions made during the qualifying period within six (6) months from date of that Card transaction.

Where to redeem your gift

16. You can make your redemption from 2 to 31 May 2016 at below location:
181 Orchard Road
Orchard Central #06-15
Singapore 238896

Operating hours: 11am – 8pm (Monday – Sunday)

17. We will not reserve any redemption item for any person or entertain any request to transfer them to another location or another person.

General

18. You cannot exchange the redemption item available under this promotion for cash, credit or other benefits. We have the right to substitute the voucher with an item of similar value.
19. OCBC Bank shall not be responsible for the quality of the gift items. We will not be responsible or held liable for any damage to or fault in any voucher, or for any loss, injury or harm any person suffers in connection with using the redemption item.
20. We will not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of the redemption process.
21. We have the right to end this promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the promotion and the dates of the promotion.
22. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out the Spend & Redeem campaign) as we see fit.
23. Our decision on all matters relating to the Spend & Redeem campaign will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Spend & Redeem campaign, these terms and conditions will prevail.
24. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not a party to any agreement governed by these terms and conditions does not have the right to enforce any of these terms and conditions.